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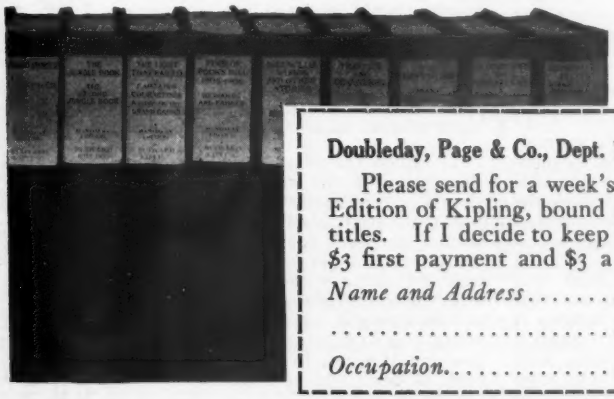

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INVESTMENT QUESTIONS AND ANSWERS

On the question: "Should those with a little money to invest place their hands trustingly in the firm grasp of some big investment house and follow it unhesitatingly like babes in the woods?" an excellent case can be made out for the affirmative. In the long run those who do so are undoubtedly far better off than the "lambs" who come to Wall Street to play in the stock market. But are investors doing rightly by themselves, their savings and their bankers by placing the sole responsibility for the investment of their savings on the shoulders of an investment banking house?

TRUSTING THE INVESTMENT HOUSE

RECENTLY a World's Work reader in Porto Rico put this question to the Readers' Service Bureau referring to a well known investment banking house:

"Will you kindly advise me hether you recommend —— —— as a house from which to purchase securities for a man of small income who does not have the time or experience to pick out suitable investments?"

Now this house is a good one of excellent reputation, as we were glad to tell this reader. It has long been an advertiser in this department. But it offers securities possessing various degrees of safety, suitable for various investment purposes. Can an investor in Porto Rico, with no knowledge of investments be sure of always getting from this, or any other house, securities that fit his investment needs? The Investment Editor was somewhat in doubt as to how to best serve the interest of the reader in this case, but finally wrote him somewhat as follows after first testifying to the excellent reputation of this house:

While we believe you would be safe in entrusting your investment matters to the above-mentioned firm, which we are glad to recommend, still, regardless of what you say about "not having the time or experience to pick suitable investments," we feel that everyone who employs savings by investing them in stocks or bonds, or both, should learn some of the first rules of investment, and we suggest, if we may, despite what you say, that you acquaint yourself with them. We believe it would be for your own best interests to employ some of your leisure moments in acquiring such knowledge. If we can assist you in this education by suggesting reading matter, or in any other way, we shall be glad to do so.

In explanation of this advice, it was pointed out that investment houses are interested in selling the issues which they have on hand, which everyone will admit is human, and that where these issues vary in degree of safety the houses may not always sell them to investors whose requirements they fit. Where the offerings of a house are all in one field, the natural tendency is for that house to get its clients overloaded with that kind of security to the sad neglect of the sound old principle of diversification.

With some knowledge of investment matters, the individual should be on his guard against these natural tendencies of investment houses, and he should also be able to assist the houses in selecting securities that best meet his needs. There is some danger that a little knowledge may be worse than a trusting faith in a good house, and the investor should be sure to adopt as a first rule that he will buy securities only from or through houses of the very best reputations.

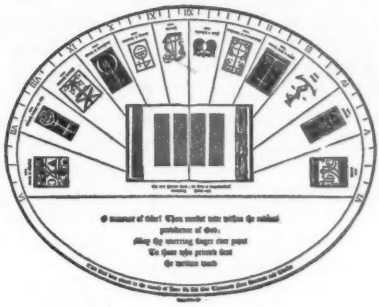
HOW MUCH LIFE INSURANCE

FROM a World's Work reader in West Virginia came this inquiry:

"I am a regular reader of World's Work, including advice on investments. I should like to have your opinion on what per cent. of a man's salary should go into life insurance. I am a teacher drawing $160 per month nine months a year. I am working out a college degree in Summer school. My insurance now is nine thousand. Its total cost is about $350 per year. Do you think that I have too much or would it be all right to take more?"

To which the Investment Editor replied: It is the opinion of the writer that one's life insurance should not primarily be based upon one's income, but more particularly upon the amount of protection he needs for those dependent upon him. An unmarried person with no dependents might well get along without any life insurance provided he could cultivate the habit of saving money and investing it. If you do have dependents for whom you wish to carry all the life insurance that you can, it seems to the writer that about 10 per cent. of one's income might go for that purpose.

Sun-Dial Gossip



For the Last Month

THE woman who is sitting at a sewing machine in the piney woods section of Georgia making clothes for her three or four children who have gone to school would probably be surprised if some one told her that the publishers in New York were thinking of her. The salesman who is speeding across the plains of Nebraska with a bag of linoleum samples would probably be quite as surprised if he knew they were thinking of him. So, no doubt, would the woman in Ohio who is presiding over the bi-monthly meeting of the Current History Club, so the college girls cramming for their examinations, so the golfers everywhere swinging their clubs over the green, so the caddies who follow them. Yet such is the case.

E. A. Wilson

FROM THE BOOK DIAL

Reprinted from "Joseph Conrad, A Sketch, with a Bibliography."

THERE may be ways of earning one's living that are more fun than making books for all these people, but publishers do not think so, and when a publisher is sure that a book he has made has reached the person for whom it was intended he has nothing left to desire. The world is his. But getting books to the place where they belong is no easy matter, mainly because most people are too busy doing something else to sort through the ten thousand or so volumes that are published every year for the two or three hundred they want for themselves. "Your true librarian," says Mr. Asa Don Dickinson, who is exactly that, "is a sort of marrying parson." Your true publisher is another. His greatest pleasure lies in bringing about happy unions between books and readers.

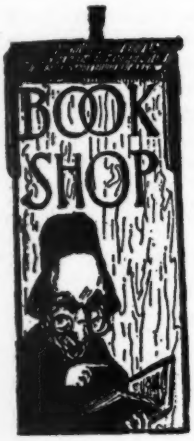
DURING the past year or two Doubleday, Page & Co. has inaugurated several plans to facilitate this "marrying" work. One is the Guide to Daily Reading issued in connection with the Pocket University and one is the guide to a lifetime of reading called "One Thousand Best Books," both under the excellent guardianship of Mr. Dickinson. The third is THE BOOK DIAL.

THE BOOK DIAL came somewhat haphazardly into existence about a year ago to serve as a guide through the maze of new books for the Doubleday, Page & Co. shops and a few others. It has retained all of the features which gave it distinction in the beginning, has added to them, and has spread beyond its first somewhat limited field into a circulation of nearly fifty thousand. Not

only does it select and classify the new books, choosing those which seem most worthy and describing them in such a way that the reader who is removed from the bookshop can know what he is getting, but it carries articles and illustrations to supplement the work of selecting and grouping.

IN GLANCING back over the year we notice a letter from Christopher Morley in Normandy, an article by William McFee on fashions in wanderlust, a brochure on children's books by May Massee, a diverting article on A. P. Herbert signed with the cryptic initials, "D. L.," and a remarkable symposium on the way to begin reading Joseph Conrad compiled from the advice of twenty distinguished critics. The pages are ornamented with drawings by Walter Jack Duncan, C. B. Falls, Arthur Rackham, Rockwell Kent, Lovat Fraser, and other of the foremost English and American illustrators. One of the most interesting items in the whole collection is a large part of the set of sketches which Fraser designed for "A Shropshire Lad," which have never been printed with the poems and have never been printed at all before in America.

THE April number of THE BOOK DIAL contains these Lovat Fraser drawings and contains besides the Conrad symposium in which Stuart P. Sherman, Laurence Stallings, Henry S. Canby, William Lyon Phelps, Richard Le Gallienne, Christopher Morley, William McFee, Dr. Joseph Collins, and twelve other famous men of letters take part. A copy of the magazine is yours for the asking. It was made for you and we should like to know what you think of it. "Don't knock," says the editor, "on the door. But come right into our editorial office and knock all you like." Tell us how you feel. Tell us your book wants. It will help us to supply them. If you have not yet seen THE BOOK DIAL and are unable to secure a copy from your regular book seller, fill in the coupon below and we shall take pleasure in sending you one, free of charge.



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